

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	:	Christopher WARNOCK
Serial No.	:	09/498,944
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Art Unit	:	3621
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Examiner	:	Le, Nancy Loan T.
Title	:	Method and apparatus for improved information transactions
Attorney Docket No.	:	EBRY0001

November 23, 2010

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Examiner:

This Information Disclosure Statement is submitted:

() under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

(X) under 37 CFR 1.97(c) together with either a:
() Certification under 37 CFR 1.97(e), or
(X) a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

() under 37 CFR 1.97(d) together with a:
() Certification under 37 CFR 1.97(e), and
() a \$180.00 fee under 37 CFR 1.17(p).
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. EBRY0001).

(X) Applicant(s) submit herewith PTO Form 1449 (Modified) -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449 (Modified), as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO Form 1449 (Modified) and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,


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